

Illinois

Rural Electric News

JUNE, 1957



Mrs. Jackson applies finishing touches to ceramics which she molded from clay on her potter's wheel.

At last . . . an electrified

potter's wheel

The ancient Egyptians would marvel at what rural electricity is doing to improve one of their inventions—the potter's wheel. Mrs. Charles Jackson of Salem has added an electric motor to supplant foot power for spinning the disc on which circular pottery is shaped.

The wheel, as developed by early man pivoted on a central point and was set in motion by hand. The Egyptians introduced the foot wheel, which freed the potter's hands for the delicate job of forming the clay. But, it remained for modern man to make the wheel entirely free of human power. Electricity did the trick.

Says Mrs. Jackson, who became proficient in the use of the wheel after a year's study at a university in Washington, D.C., "The wheel is still the only

way I know of to make the delicate lines of a bowl or a vase standout." Most women who take up ceramics as a hobby are content to purchase pottery pre-shaped, or shape it themselves in molds.

Mrs. Jackson, on the other hand, thinks of her hobby as a creative art, and enjoys it more by starting her ceramic pieces from lumps of clay. And though she has attached an electric motor to the wheel, she says she did it only to relieve her foot when it gets tired.

Because ceramics is a rather expensive hobby, Mrs. Jackson sells some of her products to help pay her expenses. She has turned the living room of her home into an art craft shop. She uses her garage as a workroom. She is a member of Tri-County Electric Cooperative of Mt. Vernon.



Technique of using potter's wheel took Mrs. Jackson a year of study and practice to learn.

Read by over 430,000 rural electric co-op folks!

THE HILGREN
502 NORTH A ST
O J FORMAN COMPANY

X

Hells Canyon Battle

Taxpayers learn they are to foot bill for power company's small dams

With the recent sensational revelation that the Idaho Power Company has been granted a subsidy amounting to \$329-million to build two small dams on the Snake River, the prospects of a high, Federal Hells Canyon dam brightened considerably.

Congress is presently considering legislation to authorize the High Dam, which would cost \$308.5-million.

When the Idaho Power Company applied to the Federal Power Commission for licenses to build two small dams on the Snake River, Company Attorney R. P. Parry said that it would construct the dams "without one cent of cost to taxpayers of the United States."

The power companies of the nation boasted of this in their million-dollar advertising campaign. In one of their ads, which appeared in the Saturday Evening Post of May 26, 1956, it was stated:

"America's more than 400 independent electric light and power companies . . . don't have to wait for an act of Congress or for tax money from the Treasury." The ad went on to tell the public that the Idaho Power Company, "will save you and your fellow taxpayers \$465-million" by

constructing its projects instead of the high Federal Hells Canyon dam.

These claims proved to be untrue. The Idaho Power Company's application for tax subsidy was approved by the Office of Defense Mobilization last week in the form of rapid tax writeoffs amounting to an interest free loan of \$30.5-million. When this sum is projected over the 50-year, normal life of the dams, the accumulated return will total \$329.5-million, or three times the cost of the two small dams the Idaho Power Company proposes to build.

Proponents of the high Hells Canyon dam point out that its cost of \$308-million would be repaid to the U. S. Treasury with interest, eliminating any subsidy. They also stress that the one high dam would produce twice as much electricity as the Idaho Company's two small dams, at a cost of 2.7 mills per kilowatt-hour to the consumer as compared to 6.69 mills per kilowatt-hour for electricity from the power company's two smaller projects.

In addition, the High Dam would provide maximum flood control, and would furnish abundant, low cost electricity to develop the vast, low-grade phosphate deposits in Idaho, which will mean large savings to western and midwestern farmers in phosphate fertilizer charges.

Whether this great dam site in Hells Canyon will be developed piecemeal by the Idaho Power Company with a subsidy from the taxpayers, or whether it will be fully developed without subsidy by the Federal government, is a question that only Congress can now decide.

Washington Report

by William S. Roberts

A new tactic has been found for attacking REA's two per cent interest rate—the rate farmers' electric co-ops pay the government on all their loans.

Reserve funds which rural electric must set aside to pay off their REA loans and to protect their consumers against storm and other disasters are being exaggerated by foes of the rural electrification program. Purpose of this is to picture rural electric as abusing their rights to low-cost financing.

Most rural electric systems have actually repaid some of their REA loans ahead of schedule, to avoid accumulating any unnecessary or excessive reserve funds. Their reserves are only a pittance compared with the billion-dollar reserves profit utilities accumulate as a sound method of business practice.

Propaganda Implies

Power company propaganda has been carried so far as to imply the electric co-ops have improperly used reserves to build their own national headquarters building in Washington.

The facts are that less than 400 systems have invested an average of \$2,000 in building bonds to provide offices in Washington to house their National staff. Provision is made that the bonds can be redeemed if needed, but the amount is so small, compared with the \$3-billion investment in rural electric systems, that this provision is more desirable than necessary.

There is no secret about the fact

that the multiplicity of power company "educational," lobbying and propaganda organizations are spending \$50-million a year to attack Federal power and rural electrification programs.

The new interest rate tactic is to make it appear that the accumulation of any reserves by rural electric is a sign they will not be hurt by higher interest charges. It ignores the fact that the absence of these reserves would make the REA lending program an extremely precarious financial undertaking for the Federal government.

Attacks REA

Rep. Frank Becker (N. Y.) made an abortive attempt last month to destroy the rural electrification and telephone programs. Although Becker said that he had no intention of "stultifying" any rural area that needed electricity, he proposed to delete all REA authorizations from the fiscal 1958 budget.

Ostensibly, Becker wanted to increase REA's two per cent interest rate before the House approved loan authorizations for the ensuing year. However, in his attack on REA, he made no interim provision for conducting REA's lending programs and made no justification for striking the loan authorizations from this year's budget.

REA borrowers' need for loan funds is at the second highest peak

(Continued on Page Seven)

Between the Poles

By Bill Murray

As even the most casual reader of the *Illinois Rural Electric News* must have observed, we are slightly biased when it comes to electric and gas appliances. Since our purchase of a gas powered lawn mower three Springs ago, this prejudice has increased in intensity. But even if we had not thought electricity superior to gas, our power mower would have convinced us that it was.

We have made many mistakes in our life, but few have cost us such mental anguish as the one we made the day we let the young, persuasive "expert" at Sears, talk us into owning a reel-type, gas engine, power mower.

We recall that it was a hot April day and all the neighbors were out put-putting through their lawns. It sounded like a motor boat race. We were struggling through six-inch rye grass with a 12-inch hand mower. After a few hours of perspiring effort, there still remained 1/4 acre of six-inch forage to harvest. Realizing that we were running out of manpower, it became obvious that the battle of lawn would be won either by investing in a flock of sheep or a power mower. My wife voted against sheep, so we ended up doing business with Sears.

As we look back, we are convinced that sheep would have been the happier decision. Of course, if they had proved as fickle, unreliable and downright uncooperative as the power mower has ever since the day the guarantee expired, we would now be eating lamb chops and knitting wool sweaters.

TROUBLE, TROUBLE

Next to plumbing trouble, power mower trouble seems to us the most vexing. Because of the unusual design of our particular model, plus the fact that our mechanical ability does not extend much beyond being able to empty the car ashtray, we now have a dandy Sunbeam Electric mower, and a large "For Sale" sign on that temperamental gas engine, grass clipper.

No longer can my oldest boy look us straight in the eye when we return from our travels on a Friday evening and say with childish innocence: "Sorry, Dad, but I couldn't cut the grass. The mower wouldn't start."

Yet there were days when on the tenth or eleventh try our gas grass cutter would come to life in a burst of explosive vibrations giving one to think it could not wait to devour the lawn. Then after a few passes up and down the front yard, it would cough consumptively and die.

On days that its consumption wasn't bothering it, usually when the

grass was wet, the V-belts lost their traction and a two-inch dandelion would bring the reel to a halt. But there was a six-weeks period when the mower kept up with the grass. That was two summers ago when it didn't rain from July until the middle of August.

BRINGS OUT BEAST

There's nothing like a lawn mower that won't mow, to bring out the beast in man. We have often watched with interest and amazement our neighbors up and down the block struggling in the broiling sun with their machines, after we had given up with disgust trying to get ours to work.

Some of the most gentle among them would become red-faced with indignation and you would not believe that their vocabularies contained such a colorful variety of epithets as you would hear them direct at their idle machines, which refused to turn over after dozens of vicious tugs on the starting cord.

So civilization marches on. Man has invented the power mower and points to it as a great step forward in the progress of humanity. But the ghosts of the Indians whose dust and bones are now a part of the soil on which the "American homeowners' grass grows, wonders how things got into such a sorry state that the poor husband spends a warm summer afternoon with a noisy grass cutting contraption, instead of roaming through cool woods in search of game, or relaxing on the banks of a bubbling brook.

Well, that's all for now. It's Saturday afternoon and we must get back to the grass. We look forward to the job with complete confidence, knowing that our nifty, one horsepower, electric mower will start at the flip of a switch.

WE'LL DEMONSTRATE

We'll show you. First plug in the cord. Then flip the switch on the mower handle. See? The mower is ready for action—no fuss, no lost tempers, no rope pulling contests. And observe how well it cuts the grass. Oops! What happened? Pardon us, our wife is shouting something from the kitchen window. "The electric cord?" So we did. "All right, dear, we'll tell our readers."

My wife wishes us to emphasize, as she has just pointed out to us again this week, that electric mowers should be used exclusively for cutting grass, not cords.

If only some co-op power use adviser would perfect a cordless mower. Then, even those Indian ghosts might stop laughing.

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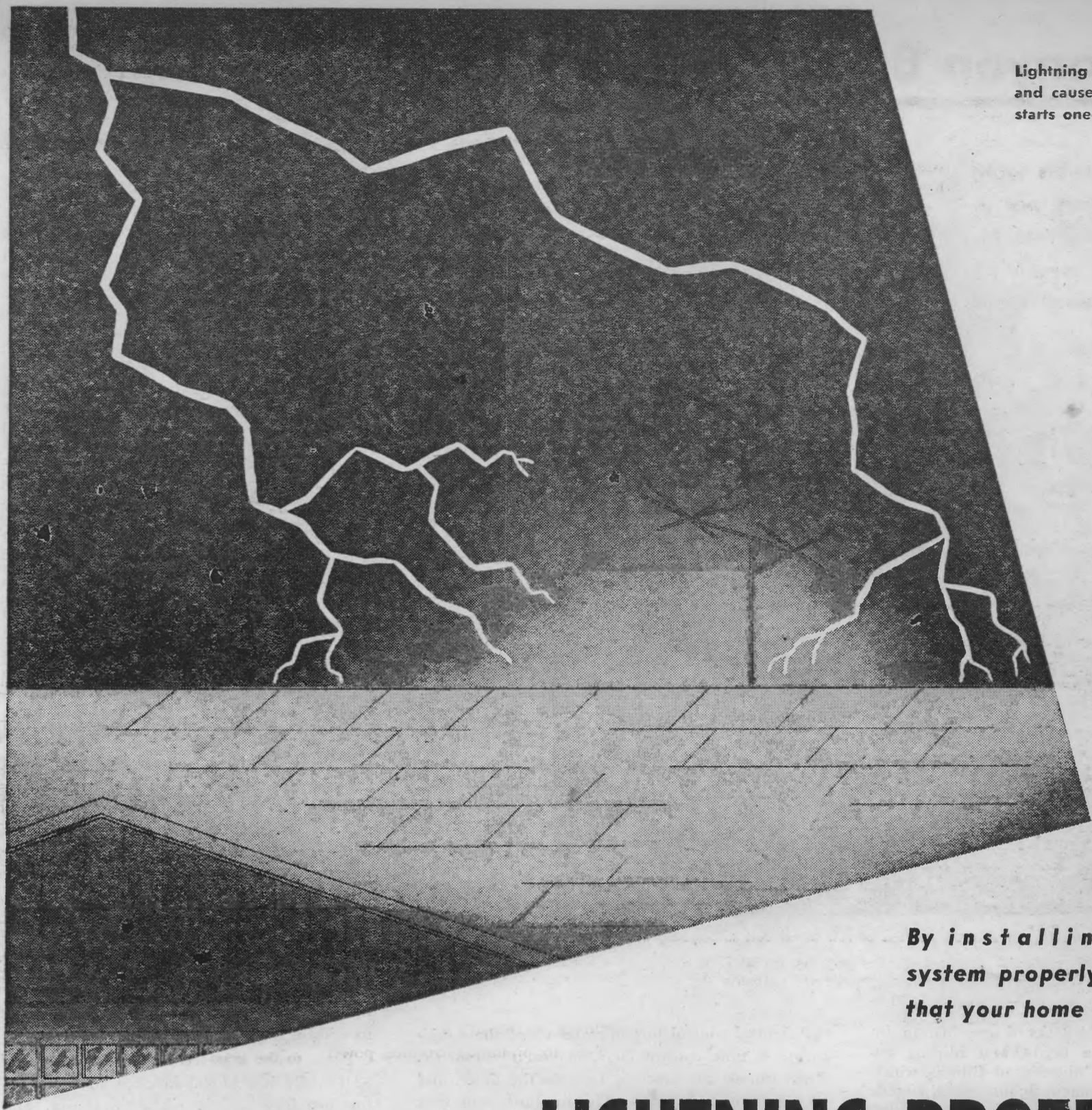
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Lightning annually kills 600 people and causes \$52-million in damage. It starts one-third of all farm fires.



By installing a lightning rod system properly, you can be sure that your home will have complete

LIGHTNING PROTECTION!

Lightning is nature's most violent and unpredictable phenomenon. Its annual toll, according to the Lightning Protection Institute of Minneapolis, is 600 persons killed, thousands injured, and more than \$52,000,000 property damage. Estimates of unreported losses double the latter figure. These are based on known figures pegging lightning as the biggest single fire hazard in rural areas.

Fortunately, lightning can be controlled. With a properly installed and grounded lightning rod system, your home and the family and possessions in it are perfectly safe. No building thus protected has ever been struck.

Deciding whether or not to include lightning protection is pretty much akin to deciding on any form of insurance. You either play safe, or take a chance. However, insurance rates on a protected house are normally 12 per cent lower, and a "rodding" system may, over the years, completely amortize its cost in premium savings.

Your House is Potential Target

If you build a house in the average location, you erect a potential target for about 40 electrical storms per year. Your house may never be struck, of course. But then again it may be hit two times within minutes. Homes in the suburbs and in the country need protection most. Of all farm fires, 37 per cent are started by lightning, and a large share of forest fires begin this way. When woods and barns are replaced by housing, the homes become the targets.

Lightning is the result of two opposite electrical charges leaping across space to be together. When storm clouds gather, they amass tremendous charges of electricity, thought to be negative. At the same time, an equal number of positive charges build up at the point where they will be handiest for a meeting with their opposites in the sky.

Normally, these ground charges congregate

around the tallest object in the area. This object may very well be your house, particularly if it has a television aerial atop the roof. Or it may be a tree next to the house, or a power or telephone pole.

When the pressure of the opposite charges straining to meet each other becomes strong enough, they leap across the barrier of non-conducting air between and collide with a terrific explosion. The core of the lightning bolt is about $\frac{3}{4}$ -inch thick and contains millions of volts of potential and thousands of amperes of current. Around the core is a 4-inch thick channel of terrifically-heated air. The accompanying thunderclap is caused by heating, ionizing and exploding of air molecules.

Can Demolish a House

A lightning bolt can demolish a house, or it may be content to merely knock a hole in the chimney, rip a channel through roofing or siding, knock out the electrical system, wreck the television set, or start a fire. It can do freakish things like first hitting a tree and then the house, or hitting a neighboring house, and then ploughing a furrow to your house, punching a hole in the basement wall and grounding itself through your water pipes.

What the lightning bolt is seeking, actually, is the easiest route between a cloud and a damp spot in the ground. And that is the principle upon which a protection system is designed. Properly grounded metal rods provide this easy path. Here are the elements of a properly-designed system:

Air terminals or rods should be located on all prominent parts of the house. They should extend at least 10 inches above ridges, chimneys, dormers, cupolas, and other projections, and spaced not more than 20 feet apart. Each rod must be connected to cables so that it has two paths to the ground.

There should be at least two ground-copper cable, galvanized steel rods, or copper-clad steel rods—extending 10 feet into permanently moist ground. The grounds should be at least two feet away from the foundation wall.

Television antennas must be connected to grounds, too, and be equipped with lightning arrester. Water pipes or well casings leading into the house should be connected, and the wiring system should have protective devices.

Earlier lightning rods were tall and often had colored glass balls to dress them up a bit. Today the emphasis has reversed, and manufacturers and installers go all-out for concealment. A semi-concealed system has low air terminals that are barely visible and inconspicuous conductors. A fully concealed system is installed during construction, with only the neutral-colored 10-inch-high points showing. Thus, a lightning protection system does not detract from the appearance of a home.

Vital Points to Remember

There are some vital points to remember in choosing and installing lightning rods. First, it is not a do-it-yourself task; only an expert should be trusted. Secondly, Underwriters' Laboratories has an inexpensive inspection service for protection of homeowners. Systems that pass the inspector's critical eye are tagged with a "Master Label" plate and it is necessary to have this label to be eligible for lower insurance rates.

Finally, alterations or changes in the house construction may make the protection system ineffective in part. The system should always be rechecked when such work is done.

Full information on this vital subject is offered free by the Lightning Protection Institute, 616 North 41st Avenue, Minneapolis 12, Minnesota.



Pushing buttons is about all the physical work Donald Parks of near Milton does in preparing livestock feed.

An investment that's really paying off!

Two years ago, Donald Parks of near Milton, invested \$2,000 in a Feed-O-Mat feeding system developed by the University of Illinois, which includes metering equipment, hammermill, augers, blenders, all operated electrically and controlled by time clocks.

The pushbutton feeding setup enables Parks to grind, mix, and store between 600 and 700 tons of feed a year, by merely pushing buttons. There's no hand labor involved. Besides, it eliminates the need of an extra hired hand on the Parks' farm.

"That in itself is enough saved to pay for the investment," Parks points out. But additional savings are provided by enabling him to grind his own feed. Parks claims it used to cost him over \$5 a ton to have the feed prepared in town. Now, for 12 cents worth of electricity, he does the job himself, without having to leave his place.

The Pike County farmer feeds from 100 to 125 head of beef cattle a year. In addition, he has from 100 to 120 sows farrow twice a year. He also farms 690 acres with his father, brother-in-law, and one hired man.

Parks says he got interested in the revolutionary feeding system when he attended his electric co-op's annual meeting two years ago. One was on display there and he liked it. He is a member of Illinois Rural Electric Company of Winchester.

Parks purchased the equipment in May of 1955. He incorporated it into his existing barn, as much as possible. He put in overhead bins above the driveway for oats and shelled corn, and a bin above the mill for ear corn. Each of the bins holds 350 bushels.

Six other bins were installed to hold supplements like alfalfa meal, meat scraps, vitamin mixture, etc. These bins are located slightly above the mill in the old corn crib section of the barn.

In order to store the grain and supplements automatically, Parks installed a pit in the driveway, in which a drag chain was laid. This chain carries the grain and mixtures to an auger which elevates them to the top of the barn, from where they are gravity-fed into the proper bins.

A central control box operates all of the equipment. A time control clock makes it automatic. Parks can set the controls, turn on the timer, and go about other business. The machines will shut themselves off.

"One thing about this system is that it doesn't care whether it works day or night. I often turn it on just before I go in for supper, then forget about it."

Here's how the system operates:

After the grain and supplements are stored, they are carried out of the bins with drag chains, located in the bottoms. These chains carry the ingredients to chutes which funnel into the mill. Once ground and mixed, the feed mixture is

blown into a holding bin. This bin holds two tons. "It takes just two hours to fill it," Parks points out.

Hinged gates on the front of each drag chain, meter the amount of grain or supplement to be mixed. To find the correct ration, Parks did a little experimenting. He closed all of the gates, then opened them one at a time and ran for six minutes, after which he weighed the amount of ingredient ground. He then figured this amount for an hour's grinding.

By putting all of his figures on a graph, Parks arrived at the correct openings of each gate for his desired feed mixture. He claims it is accurate to within 10 pounds.

Parks built this feeding system for less than \$2,000. He has \$1,000 invested in the mill, \$500 for blenders, timers, six drag chains, and one auger. He has around \$200 in motors and augers.

Parks grinds cattle feed about every other day. He feeds it from a self-unloading wagon which is filled from the storage bin with an electric auger. "I don't intend to do any scooping." Hog feed is ground when needed.

Parks also believes by grinding his own feed he can get better efficiency in growth. "I tried a ready-mixed brand, but I wasn't satisfied with the results. Every farmer has his own idea about feed," Parks adds.



From storage bin to self-unloading wagon, Parks' grain is electrically augered. Hand labor has been eliminated.



HIS DUROC SOW SETS RECORD

Behind many a successful man is a woman, urging him on. However, few men will admit it. An exception is Ralph Holsapple who doesn't hesitate to credit his wife with helping him set a new national record for Duroc hogs last year. One of Holsapple's sows had a 17-pig litter which weighed 909 pounds in 56 days weaning time.

The Jasper County farmer, whose farm is just outside of Newton, says, "Until a few years ago, I just raised hogs. I hadn't done much to improve this part of my program." Then, his wife insisted he join a breeder's association to see what he could do to improve his hogs. "I'm very happy I followed my wife's advice."

Holsapple purchased this record-breaking sow as a gilt. Her first three litters all made production registry ratings in the Duroc Breeders Association. She first had nine pigs weighing 403 pounds, then 13 pigs, weighing 557 pounds and eight pigs, weighing 332 pounds, before her fourth, and record-breaking litter.

"She farrowed 19 pigs, but one was born dead and one was crushed." And it was quite a job to take care of the large litter. Holsapple divided the litter into two groups, and each group was rotated to nurse every two hours. "That kept my wife and me busy for a few days, just changing the pigs with the sow," he points out.

The pigs were also fed a commercial

milk replacer and baby pig supplement, when they were away from the sow. Holsapple's records show that it took \$96 of extra feed to supplement the sow's milk. "That's one feed bill I was happy to pay, though," he proudly points out.

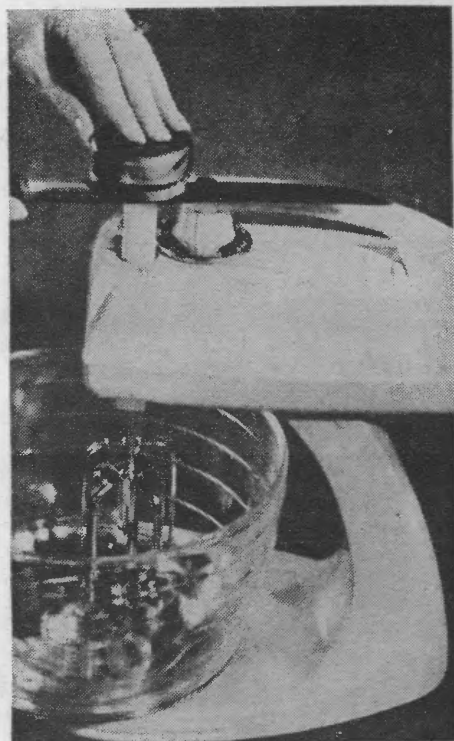
Holsapple doesn't want any of the credit attached to the record. Besides his wife, he mentions the farmer he purchased the sow from. "She had to have a good background to do what she did," he explains. "I was fortunate in getting this fine sow and having good luck with her."

He says his aim is now to beat this record some day with sows that he has raised himself. He has kept the gilts out of the large litter and is using them in his herd now. He sold the boars for around \$80 each, more than he used to get for average boars. "It pays to raise good pigs in more ways than one," he adds.

His present hog program calls for a seven or eight-sow herd. He wants them to farrow twice a year, in Spring and Fall, between his work in the fields. "For the present I think that's as big a herd as I can handle." He intends to sell only breeding stock.

In case of cold weather during farrowing time, Holsapple uses heat lamps. "That's an important part of a breeder's program. You have got to save as many pigs as possible to make money." He is a member of Norris Electric Cooperative of Newton.

Ralph Holsapple and record-breaking 17-pig litter that weighed over 900 pounds after 56 days.



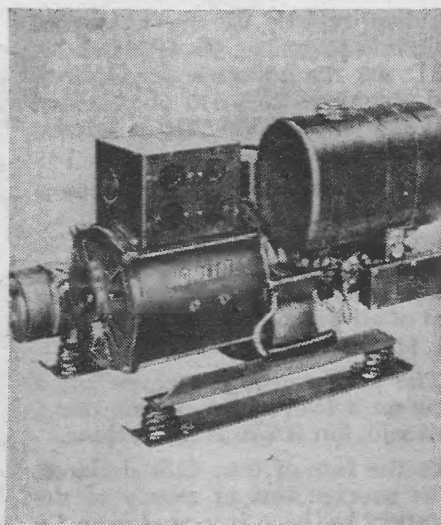
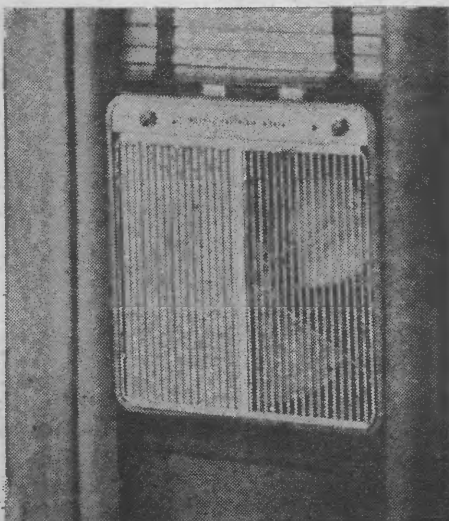
KNIFE SHARPENER

Keeping those kitchen knives sharp is an easy job with this standard-equipment accessory for the new Westinghouse combination food mixer. The sharpener fits in a power socket atop the mixer. The blade needs no special honing or dressing. A juicer attachment also is standard equipment. It fits in the same power socket. The mixer is available at Westinghouse dealers.

What's New?

WINDOW FAN

A choice of draft-free air diffusion, or air direction is offered by this new 20 inch Direct-Aire window fan. Fingertip, adjustable aluminum louvers permit control of air flow and also add privacy and the beauty of a venetian blind. The fan also has a three-speed electrical reverse switch, automatic thermostatic temperature control, and an automatic guide light. The fan is made by Markel Electric Products, Inc., Buffalo 3, N. Y.

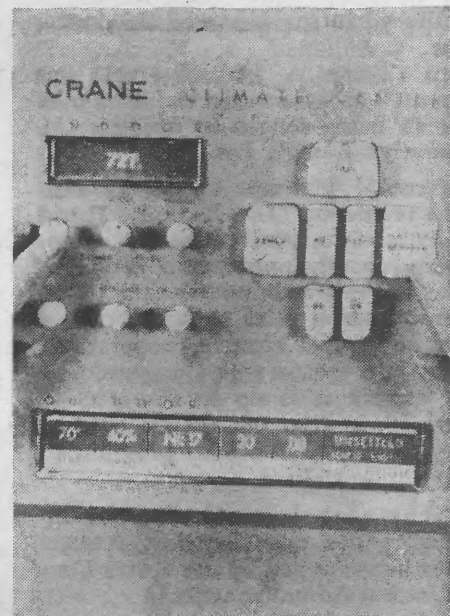


SMALL GENERATOR

Here's a small portable electric generator for operating power tools anywhere on the farm. This generator weighs just 90 pounds, yet it delivers 1500 watts of 60 cycle AC, 115-volt current. It is equipped with four outlets. The generator is powered by a single-cylinder, two-cycle engine. It can also be used to provide some standby power in emergencies, especially for lighting. It was developed by the Homelite Company of Port Chester, New York. It retails for \$350 f.o.b., Port Chester.

CLIMATE CENTER

For the home of the future, this climate center has been especially designed, and will be installed in a plastic home now under construction at Disneyland, Anaheim, Calif. This eight-by-eight-inch panel, installed in the kitchen gives tomorrow's family complete information and control of interior climate for each room. Also included are controls to purify the air, remove odors, add any of four scents, and control circulation. At bottom of the panel is a complete outside weather picture. The unit is being manufactured by the Crane Company and is not yet on the market.





Mrs. Gene Riggsby of Cave-in-Rock is proud of her new kitchen. Surface range units are built into the counter top of the cabinets. Her youngest son Keith, 2, watches his mother.

Modern, Rural Home

Mr. and Mrs. Riggsby's six-room, ranch-type house symbolizes ultimate in up-to-date country living

The attractive, Bedford stone ranch-type house, which sits high on a hill overlooking the little Ohio River community of Cave-in-Rock in Hardin County, symbolizes the ultimate in modern country living. It is the home of Mr. and Mrs. Gene Riggsby and their two sons, Chris 5, and Keith, 2.

And, as might be expected of a truly up-to-date rural home, electricity plays a vital role. The Riggsbys depend upon their co-op power—from Southeastern Illinois Electric—not only to run a host of electric appliances, but also to heat and cool the three-bedroom house.

The young couple installed electric heating cables in the ceilings of each room of the six-room house when they built it last fall. A three-ton central air conditioner provides cool, dry air through ducts to ceiling outlets in each room. Thermostats on the walls enable the couple to control the inside temperature year-round.

A tour of the house illustrates the comfort and convenience afforded by modern, rural electric living. Starting at the two-car garage, located on the north side of the house, a door opens into a combination laundry and work room.

The room features an automatic washer and dryer. A half-bath and shower at one end is handy for the busy husband, or mud-smeared children to clean up.

Features Built-ins

Next to this room is the kitchen with its pink cabinets, built-in oven, and table-top electric surface units. The kitchen area is arranged in the shape of a U around a stainless steel kitchen sink. A large picture window

gives a full view of the spacious backyard, allowing Mrs. Riggsby to keep an eye on her youngsters at play.

A counter opens out into a family dining and recreation room, where the family often relaxes. The Riggsbys plan to build a concrete patio behind this room, where they can enjoy outdoor living as well.

A long, wide hall leads from the family room to the three bedrooms and bath on the south side of the house. A large, ceiling-to-floor, linen closet occupies the far end of the hall. Each bedroom has a full-wall closet, which is cedar-lined, and has sliding doors. Also windows on one outside wall of these rooms are located high, permitting Mrs. Riggsby more room for spacing furniture.

The bath, with ceramic tile floor, and walls, has a large built-in dressing table with fluorescent lighting. Mrs. Riggsby also had a clothes hamper built into the small towel closet in this room.

Attractive Living Room

The living-room, in the front of the house has one large picture window, which provides a landscaping view of the small river town. A five-foot circular window, next to it, adds an inviting touch to the room. A large Bedford stone fireplace on the inside wall enhances the charm and warmth which characterizes the entire home.

A stone planter marks off the living room from the entry hall. Both the bedroom floors and the living-room floor are hardwood, while the kitchen, recreation and laundry room flooring is speckled linoleum type of floor covering, with white dots on gray.

The built-in oven is just another of the many modern electrical appliances in the Riggsby's new home. It is also heated with electric cable and is completely air-conditioned.



Eisenhower Asks Congress To Hike REA Loan Interest Rate

An Administration move to increase interest rates on government loans was aimed at the rural electrification program, according to a recent White House announcement. It evidently stemmed from a protest raised by the Indiana state government against a generation and transmission loan application sought by nine rural electric cooperatives of that state. Indiana's governor Howard W. Handley sent his Public Service Commission members to see Agriculture Secretary Ezra T. Benson about the loan.

National Rural Electric Cooperation Association immediately issued statements defending the right of REA to make such loans, and denied that there is any justification for raising REA's interest rates.

Drafting Bill

President Eisenhower announced that the Administration is drafting a bill to forbid all government lending agencies from making loans "at less than the interest rate paid by the Treasury on its borrowings."

The announcement said Republican leaders were discussing REA loan policy when the proposed legislation was "mentioned by Eisenhower." Rep. Charles A. Halleck (Ind.) was reported to have raised the issue over a loan being sought by Hoosier Cooperative Energy, Inc.

General Manager Clyde T. Ellis told reporters, "The National Rural Electric Cooperative Association is unequivocally opposed to President Eisenhower's recommendation to increase interest rates to farmer-owned and controlled electric cooperatives. REA is a creature of Congress, and we believe it is up to Congress to establish interest rates in the light of the benefits of the loan program to the public welfare.

"The alleged justification for increasing the two per cent interest rates now charged by the Rural Electrification Administration is one artificially created by the Eisenhower

Administration. The real remedy is to put a brake on inflationary interest rates, which will increase the cost of power to four million farm families they serve."

The annual report of the REA Administrator David A. Hamil for fiscal 1956 stated that the government has accrued a net profit totaling \$48-million from REA lending operations since the inception of the program 22 years ago. This is due to the co-ops paying more than the cost of money to government.

Borrowed \$3-Billion

Rural electric cooperatives have borrowed \$3-billion from REA, and have achieved one of the finest repayment records in the history of American financing. As of March 31, 1957, the rural electric cooperatives had repaid \$450,241,415 of principal and had paid \$275,347,019 in interest on their loans.

In addition, rural electric cooperatives have paid \$104.7-million in advance of their amortization schedules. Moreover, the total amount delinquent is less than 1/12 of one per cent of all the money loaned to farmers, approximately \$178,000.

The government has never lost a dime on a loan to an electric co-op, Ellis said, but it will if this is done.

In the face of this, Ellis declared, "The average cost of money to the Treasury has been increased from 1.9 per cent in 1948 to an average of 2.7 per cent last February—not 3.5 per cent as Senator Styles Bridges (N. Hamp.) claimed in the White House announcement—and it is still rising as a result of banker-dictated hard money policies.

"The Administration's hard money, high interest policies are inflationary and destructive to small business and farmers, consumers, home builders and purchasers, and are increasing the cost of government, preventing the construction of needed schools and hospitals, and have increased the Federal interest burden by over \$700-million each year."

Washington Report

by William S. Roberts

(From Page Two)

in the program's history, and any delay in Congressional authorization of funds for next year would seriously impair rural electric service.

Becker's unusual and drastic proposal begs the question of whether or not increasing REA interest rates was his real objective or intent. Suffice it to say, Becker is upset with the rural electric cooperatives.

Hells Canyon

Imminent Senate action on the bill to authorize a Federal high Hells Canyon dam will be close, win or lose. But a big boost for the Federal project came from an unexpected source last month.

Granting of a \$329-million subsidy to Idaho Power Company, for two small dams foreclosing the Federal project, by the Office of Defense Mobilization outraged even some original opponents of the Federal dam which would cost \$308.5-million.

Advantages of High Dam

Rural electric leaders have long supported the Federal high dam, because it will produce over twice the electricity at a third the cost per kilowatt-hour, compared with the Idaho Power under-development. They have also been critical of ODM's subsidy grants to power companies. Other farm leaders have also supported the Federal dam because it will open new sources of low-cost fertilizer.

What particularly outrages supporters of the Federal project are the assurances that were given by Idaho Power Company that its small, private projects would be built "without expense to the United States," when seeking the license.

In granting the license, the Federal Power Commission repeated the now discredited claim that the power company dams would be built "at no cost to the United States."

Most shocking to rural electrifica-

tion leaders was the bland admission by Gordon Gray, ODM administrator, that the Idaho Power Company tax writeoff was considered virtually a handout.

Gray has testified he considered it "equitable" treatment to grant the tax writeoff certificate because Idaho Power filed for it in 1953, and some 900 other power company applications for fast tax writeoffs were granted under the rules in effect at that time.

He admitted that ODM did not relate the writeoffs to defense requirements on the basis of any surveys. The entire justification for corporation rapid tax writeoffs is supposed to be the need for reserves to meet possible defense needs.

Only a few votes are needed to reverse the Senate action of last year rejecting the Federal development on the Snake River. At that time the proposal lost 51-41. The chances of the Federal dam are rated stronger than ever, thanks to the tax writeoff outrage.

State Assoc. Board Opposes Cut In Vocational Education Funds

The board of directors of the State Association at its meeting in Springfield, May 16, opposed the cut in state funds for vocational education proposed in Governor William Stratton's budget for the next biennium—1957-59—and urged the state legislature to restore the funds to the 1955-57 level.

The budget request calls for \$1,426,622 compared to \$4,700,000 for vocational education during 1955-57.

In a resolution the board said: . . . "It is apparent that such reduction will seriously impair the carrying on of vocational education and supervision of farm and home projects and the training of persons engaged in electrical work in rural areas for REA cooperatives and for persons residing on farms and in small urban communities in agricultural areas.

"And (the reduction) will necessarily curtail dual-trained teachers engaged in the teaching of vocational subjects, and prevent badly needed training through vocational education in all fields of skilled and technical employments.

"And the reduction necessarily will result in an even further shortage of skilled and technically trained persons available to perform essential services in shops, farm and home projects, and in business and industry throughout the state of Illinois . . ."

Copies of the resolution were sent to Governor Stratton, State Senators Victor McBroom, Paul W. Broyles, Vernon Hill, superintendent of public instruction, and J. E. Hill, director, state board of vocational education.

In other action, the State Association board approved setting a registration fee of \$1 for the Association annual meeting, September 5 and 6, to help defray expenses.

The board authorized Becker to purchase a trophy to award the 1957 state FFA electrical project winner. The presentation will be made at the Association annual meeting.

Manager Becker informed the board that Miss Jane Perry of Springfield, was employed to replace Mrs. Mary Davis as office secretary.

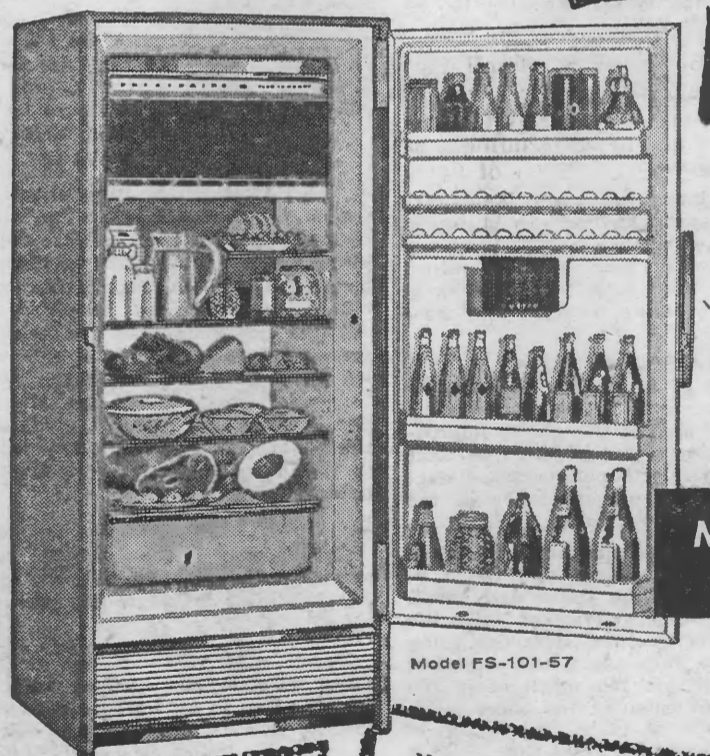
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Food Freezer-Refrigerator with Automatic Defrosting in refrigerator section

New Sheer Look makes every kitchen look New!



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- Real zero zone **FOOD FREEZER**
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- Super **STORAGE DOOR** with 5 removable shelves
- **BUTTER COMPARTMENT**
- **QUICKCUBE ICE TRAYS**
- New **SAFETY-SEAL DOOR**
- Left or Right Hinged Door

Most Popular 2-in-1 Frigidaire Combination Ever Sold!

Even at its regular 1957 price this family-size combination is a fabulous buy — priced far under any other Frigidaire Food Freezer-Refrigerator ever sold!

And right now—you can save far, far more.

It's a regular model all the way through — same big features and conveniences as before — plus truly Automatic Defrosting in the refrigerator section that requires no clocks, no buttons, no drip pans to empty.

You'll be surprised at all the features this big combination offers. But for the biggest surprise of all, look for its new low price tag!

Now Frigidaire sells all its Sheer Look colors at no extra cost! Ask your Frigidaire dealer.
Mayfair Pink, Sherwood Green, Stratford Yellow, even dramatic new Charcoal Gray.

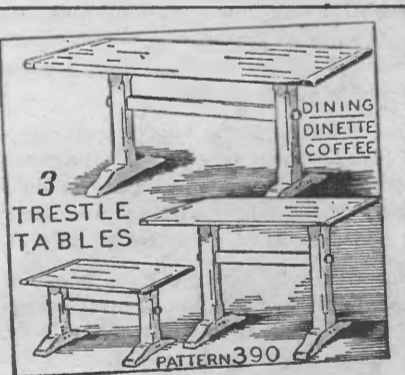
Now going on—the Greatest Values in all Frigidaire history. Lowest prices ever for big capacity refrigerators — all 1957 Sheer Look styled models —

Look for the **GOLD TAG PRICES**



FRIGIDAIRE

America's "Handiest" Refrigerators • Frigidaire—Built and Backed by General Motors



Probably the earliest example of "do-it-yourself" is a trestle table in the American Wing of the Metropolitan Museum. In the early years of our history a man built his own house and also his furniture. Trestle tables were popular although they were not easy to make with the few hand tools then in use. The construction is actually quite simple with the use of power tools. Their good lines and utility make them favorites with home craftsmen. Complete directions for the three sizes which we have found to be the most popular for today's homes are on pattern 390. The price is only 25c. Patterns are mailed the day order is received. Enclose 2c for first class or 5c for air mail, and save several days in getting started on these interesting projects.

WORKSHOP PATTERN SERVICE
Illinois Rural News
Bedford Hills, New York



Home-makers' Page

Edited By Judy Parker

CHARCOAL BROILERS - Easy Solution to Outdoor Cooking

What a memorable event a picnic always is! Whether you tote a box lunch to the park, or set up a buffet supper in your own back yard, you look forward to the pleasant pastime of good food and good company in a favorite outdoor setting.

Wherever the location you choose for your picnic, there is nearly always the problem of either cooking some foods or keeping some dishes warm until all of the crowd gathers.

This problem is not a hard one to solve today as there are small, easy to assemble charcoal broilers and large, four-wheel grills equipped with spits and other gadgets that can be obtained in hardware and department stores.

Most of the outdoor broilers on the market today are collapsible and are made so convenient that they require very little time to put them to use wherever you wish.

One of the most inexpensive and simplest types of grills is that which can be folded into a box less than one-inch thick and 12 to 16 inches square. It has a V-shape trough with a grill on top and is ideal for the small family picnic.

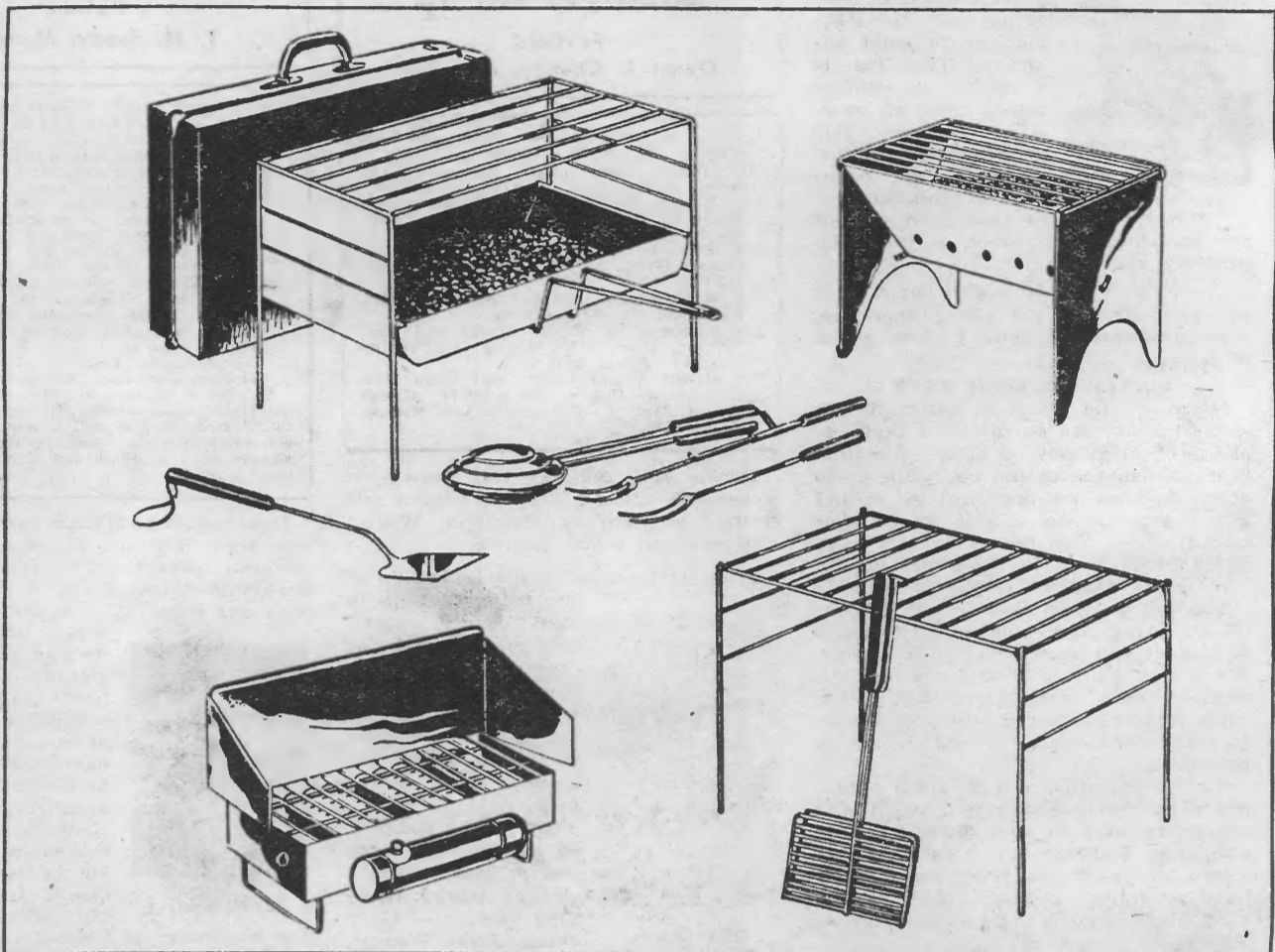
It can be assembled and put into operation with very little effort and does not create a fire hazard. With charcoal as the fuel, it provides practical and economical method of grilling hamburgers, hot dogs, steaks and even roasting marshmallows.

Many other types of grills are available also and consist of a large folding wire frame which can be placed over an outdoor fire; Dutch-oven broilers which are quite popular and can be used to cook or re-heat most any foods; reflector ovens where the food is cooked away from the actual fire; and the large, four-wheel grills which can be used to barbecue roasts and whole chickens.

Sturdily constructed, these outdoor grills can be purchased from a few dollars on up, depending on your individual wants and needs. Charcoal briquets or hickory charcoal pellets should be used as fuel and both are very inexpensive.

Other utensils which are a necessity on your picnic are the forks, spatulas, and wire broilers. These replace the old-fashioned methods of whittling sharp points on sticks to pierce the wiener and marshmallow for roasting over the hot coals.

A new gadget being sold today is a hot dog fork which permits the wiener to be held in grooves formed by curves in the wire which eliminates puncturing the hot dog and keeps it from falling in the fire.



There are also collapsible two-prong or three-prong forks which you can use for hot dogs, marshmallows and many other items that you will be grilling. Then there are large and small wire

grills which are made for hamburgers and steaks. Pans and spatulas are available to cook meat and almost anything else that you may want to take on a picnic.



ONE OF the latest and most up-to-date grills out is the grill that uses aluminum foil. It will broil a fine steak richly dark on the outside, tender and juicy pink on the inside. It will roast corn or keep the scalloped potato casserole hot and all without the effort of building a fire with kindling wood and waiting for it to burn down to just the right heat.

The secret of the new grill is the aluminum foil heat reflector positioned right under the briquet fire. It lets you cook quickly and efficiently with a minimum of fuel. The foil reflector also catches ashes and drippings from food so you can use it on any surface without danger. Not even a wooden picnic table can scorch since 98 per cent of the heat is reflected up to the food.

The charcoal briquets come with the grill in a clean, sealed package so that you can even store them on your food shelves without danger of charcoal dust.

To get a really good fire in a matter of minutes, just open the grill and shake the briquets onto the bottom grid. Sprinkle the briquets with the special quick-charcoal-starter that comes in the package and touch it with a match. It will flame for a minute or two, then the briquets will burn with a steady even heat.

For broiling a steak, concentrate the heat by placing the briquets close together. This will give you the high heat necessary for quick broiling. For corn, the briquets can be spaced further apart to give less intense heat. And for a casserole that only needs to be kept hot, the heat from only one or two briquets is needed. The top grid folds over the fire to hold the food. Surprisingly commodious, this aluminum foil grill can really do a lot of cooking. It will hold a dozen or more frankfurters or hamburgers and rolls at a time.

New Patterns for Handiwork Fans

A person's crochet work is as individual as one's signature. Just as no two signatures are alike, no two samples of needlework made by different crocheters are identical. Though you and your neighbor may be making the same item with the same materials, differences may be seen in the joinings, the finishings, the twist of a stitch. Because a little of your personality is included in everything you crochet, your crochet makes cherished gifts.

Here are some more patterns for you to select from. Just check the patterns you wish on the Pattern Order Coupon below and send with your order a STAMPED and SELF-ADDRESSED envelope for every THREE patterns you order.

1. OCTOPUS DOLLS—The wonders of toyland ever increase for the small fry, and the latest play toy to enter this "wonderful girl and boy land" is the octopus. This versatile toy, whose face can be changed at the slightest whim, is as much fun to make as it is to play with. The body is made of heavy rug yarn, simply wound, and braided. Facial trimming can be worked out to suit the fancy of the maker using odd scraps of felt, a few flowers from an old hat, some discarded earrings, feathers, jewels, etc.

2. LUNCHEON MATS—These cheerfully-colored place mats in heavy-textured rug yarn are just what the hostess ordered for pleasant dining. First, the yarn is crocheted into a mesh design and the pattern is then completed by working a weaving stitch through the spaces. Strands of fringe are knotted together across the short ends of each mat.

3. COLLAR AND CUFF SET—A tatted edging on crisp collar and cuffs is like the delicate freshness of spring. Anyone can create lacy loveliness with a tatted shuttle. It's a fascinating hobby that will pay off in many lovely accessories. The new leaflet "How To Do Tatting" includes the step-by-step instructions for making the stitches, how to wind the shuttle, how to use a ball thread with a shuttle, and the directions for making the collar and cuff set.

4. TRAY MAT—If you play the hostess role frequently in your home, you will want to have a pretty mat for your serving tray. This fresh white tray mat of crocheted motifs is characteristic of gracious entertaining.

5. BUNTING AND CAP SET—A delightful baby bunting set—to keep the youngster cozy and warm when the chill winds start blowing this Fall. The separate hood has a little frill around the bottom.

6. CROCHETED DRESS—A beautifully slim crocheted dress, designed for late afternoon or evening, will put you ahead in the summer fashion parade. This all-in-one design features a slim skirt and brief sleeves. It's crocheted of orlon with horizontal insertions of lacy motifs outlining the wide neckline and banding the skirt.

7. CROCHETED LOUNGING SLIPPERS—These crocheted lounging slippers are crocheted of pink cotton and trimmed with colored sea shells. Cork soles are used for the bottoms. Dainty straps fit across the instep and a heel strap holds the slippers comfortably in place.

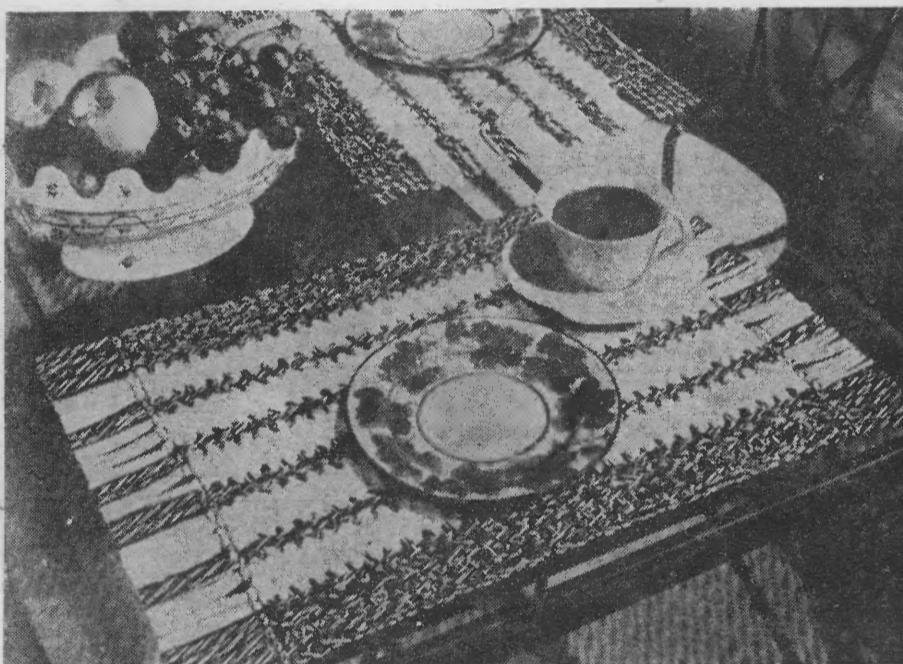
8. CROCHETED BABY SET—The "musts" in a newborn baby's wardrobe are sweaters and sacques that are easy to put on and take off and will not interfere with free activity.



1. Octopus Dolls



5. Bunting and Cap Set



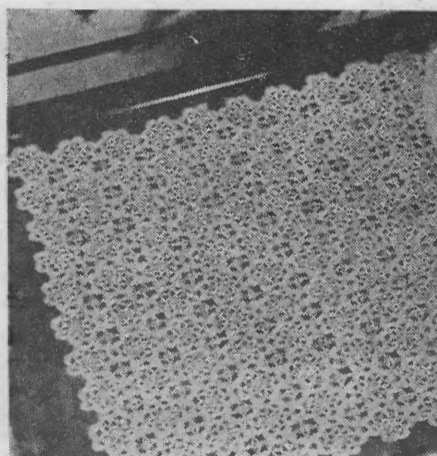
2. Luncheon Mats



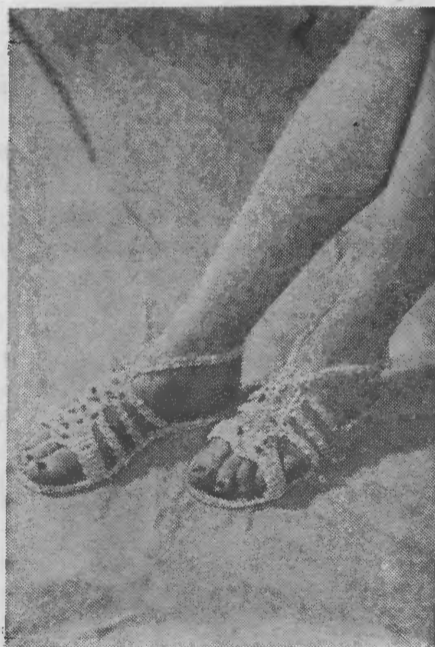
6. Crocheted Dress



3. Collar and Cuff Set



4. Tray Mat



7. Crocheted Lounging Slippers



8. Crocheted Baby Set

Pattern Order Coupon

Judy Parker
ILLINOIS RURAL ELECTRIC NEWS
Box 1180
Springfield, Illinois

Please send me without charge the pattern leaflets which I have checked below. I am enclosing a STAMPED, SELF-ADDRESSED envelope for every THREE patterns requested. (If possible, the envelope which MUST accompany all pattern orders should be of the larger size.)

- | | |
|---|---|
| 1. <input type="checkbox"/> Octopus Dolls | 5. <input type="checkbox"/> Bunting and Cap Set |
| 2. <input type="checkbox"/> Luncheon Mats | 6. <input type="checkbox"/> Crocheted Dress |
| 3. <input type="checkbox"/> Collar and Cuff Set | 7. <input type="checkbox"/> Crocheted Lounging Slippers |
| 4. <input type="checkbox"/> Tray Mat | 8. <input type="checkbox"/> Crocheted Baby Set |

My name is.....

Address.....

Comment (if any).....

This coupon EXPIRES July 15, 1957. Orders must be postmarked by that date.



The kitchen area in this "ideal" kitchen is separated from the workroom by wall refrigerator and counter, backed by shelves and desk space. A passageway between refrigerator and range at far end permits access to other rooms. Freezer is in foreground at right; just beyond is laundry area. Folding doors close this area off when not in use.

Want a modern, efficient kitchen?

PLANNING IS THE 'SECRET'

Research in kitchen design recently performed by specialists of the U. S. Department of Agriculture, emphasizes conclusively that planning is the key to having a truly efficient kitchen. Modern, electric appliances are important, of course, but where you position them in your room is equally as essential to achieve a work-saving result.

An example of excellent planning is contained in the sample kitchen pictured on this page. While you might not be able to duplicate this "dream" arrangement devised by U.S.D.A. specialists, you should be able to adapt many of the basic ideas when you go to remodel. And sooner or later, about every homemaker does get around to modernizing her kitchen.

One of the first things you will note about the U.S.D.A. plan is the "broken U" arrangement. This rather unusual design provides added convenience and permits ready access to other parts of the house. A wall refrigerator, with counter, backed by shelves and desk space, forms an island in the center of the square kitchen area.

Storage units, refrigerator, and oven are located at easy-to-reach heights of 27 to 63 inches from the floor, found to be most convenient and energy conserving for most women.

Walking is reduced by placing a mix counter, sink, range, oven, and refrigerator as close together as feasible and providing storage space at each work center for needed supplies and utensils.

At work centers where the most time-consuming jobs are done, the homemaker sits comfortably at an adjustable office-type stool, which can be pushed out of the way when not in use. A shallow-bowled sink with pipes placed out of knee reach, plus undercounter knee space at the mix center, add to sitting comfort.

Conveniently placed storage bins for flour and sugar and a revolving corner cabinet for other supplies and utensils contribute further to energy saving at the mix centers. Doors of the circular cabinet are attached to the shelves and revolve with them, so that no separate motion is required for opening.

The kitchen's dish-storage cabinet has an accordion-type door, which can be left open without

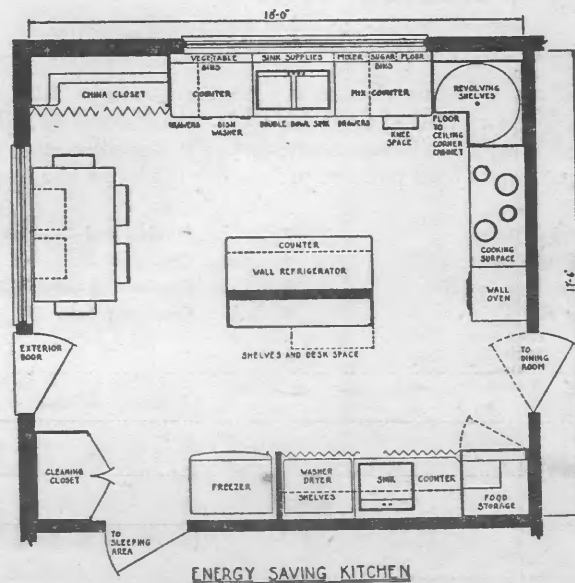
being in the way. All drawers and sliding shelves have metal glides, thus pull easily no matter how heavy the load. The food mixer, mounted on a platform equipped with ball-bearing rollers, moves easily from its storage space onto the counter for use.

Perforated wallboard, used at each work center for hanging most-used utensils within easy reach, helps give the kitchen the effort-saving efficiency of a well-planned one.

Uncrowded eating room is provided—in response to growing demands from homemakers—at a table seating up to six persons.

With dining space located near the dish-washing center and dish cabinet, setting the table and replacing dishes after washing takes only a few steps. A cart is used to transfer a meal from range to table and the soiled dishes from table to sink in one trip. Planning and laundry centers are near the kitchen, so that these tasks can be readily coordinated with food preparation.

More detailed information about these energy-saving kitchens may be obtained by writing to Catherine Sullivan, Home Management Specialist, University of Illinois, Urbana.



This is the floor plan of the energy-saving kitchen. More detailed drawings and other information on this kitchen may be obtained from the University of Illinois.



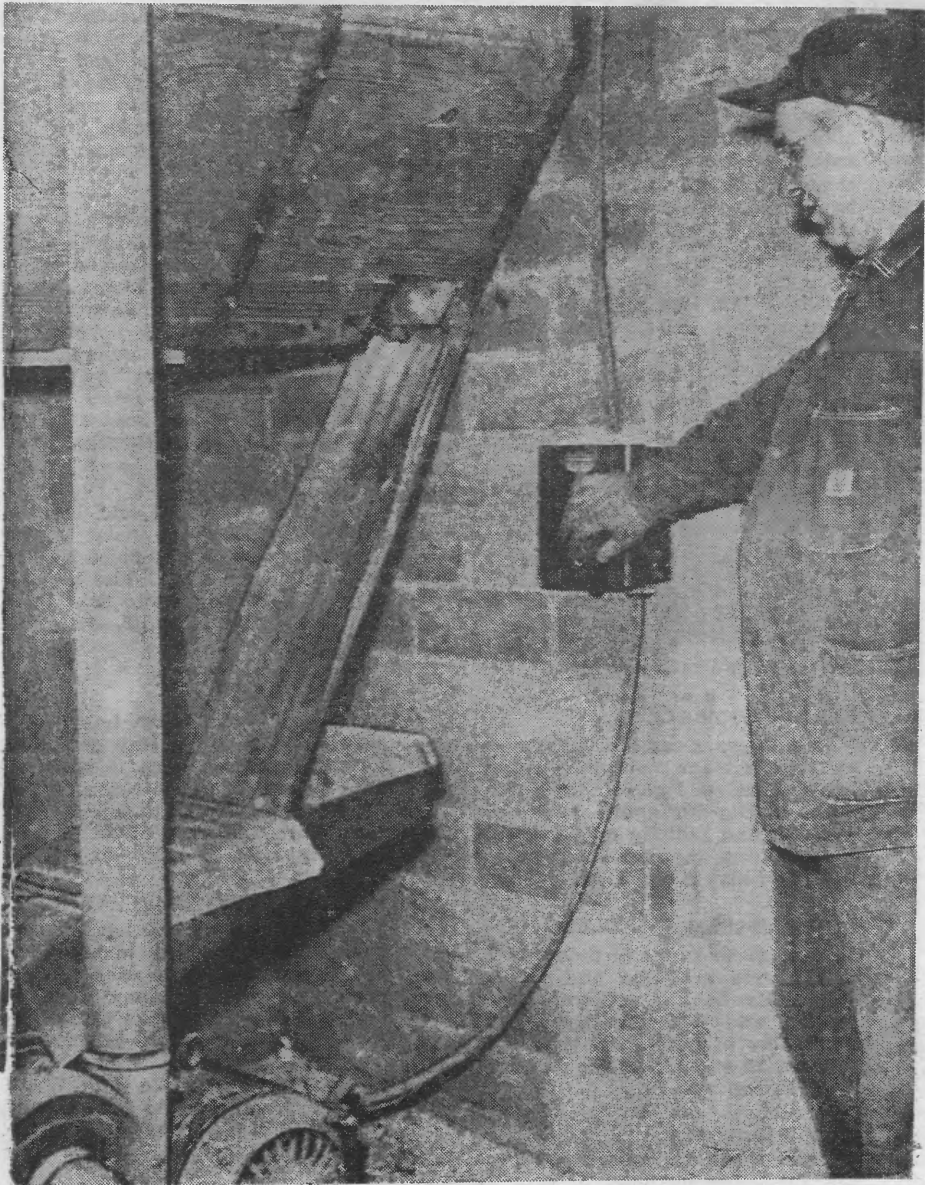
The selves (shown below) on the double-duty door to the food-storage closet at the end of the workroom provide a handy place for canned goods.



Cleaning up after meals takes less energy when the homemaker can sit comfortably at her sink, pick up the dishes stacked on a utility cart, rinse, and set them on dishwasher trays. Soaps and detergents are at back of sink.



This farmer devised his own feed handling system 10 years ago



C. E. Dietz made his own feed handling system back in 1946, long before such setups were on the market. It cost him less than \$350.

C. E. Dietz of DeSoto in Jackson County worked out an electric feed grinding and mixing system back in 1946, years before such setups were considered marketable. The whole thing cost less than \$350 at the time. "I figured electricity was cheaper than a hired hand," he gives as reason for installing the feed handling outfit.

Dietz purchased a small electric grinder and installed it on the first floor of his barn. Above it, he suspended a hopper, with a small auger in its bottom. From the second floor of the barn, he shovels corn into this hopper, which in turn augers it into the grinder. Then, it is blown up into a mixer, and sacked.

The wooden hopper is suspended from a scale and will hold up to 800 pounds. This is Dietz' method of weighing his feed ration. The six inch auger in the bottom came out of an old stoker. Dietz added a reduction gear to slow it down.

Instead of having to crank up the tractor, belt it to the hammermill, throw in the corn, then mix it all by hand and cart it to the cows, Dietz just has to throw the corn in and feed the cows. There are two operations now instead of five.

Dietz is a dairyman and has a herd of 20 milk cows. He grinds the feed only as it is needed, which is usually once a week. He says it takes an hour to grind the feed. When he used the tractor it took a half a day.

The dairyman's farm was connected to the lines of Egyptian Electric Cooperative of Steelville in 1940. That's when he made plans to electrify his feed setup. "But, I had to wait until after the war. I couldn't get a grinder until then."

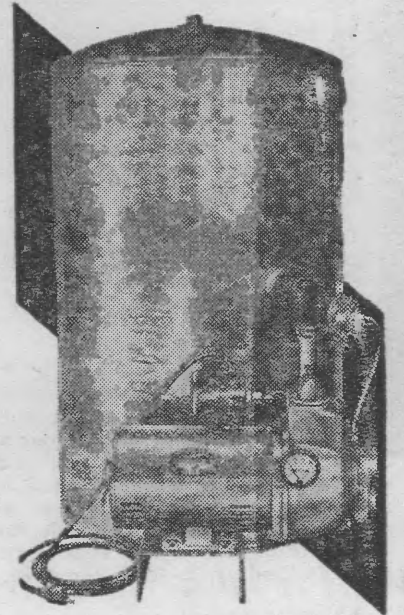
Though he started out by grinding shelled corn, Dietz is now grinding ear corn also. "All I had to do was weld a couple of inches more on the old auger. Of course it makes it slower, but it does the job without any work on my part, so I'm satisfied."

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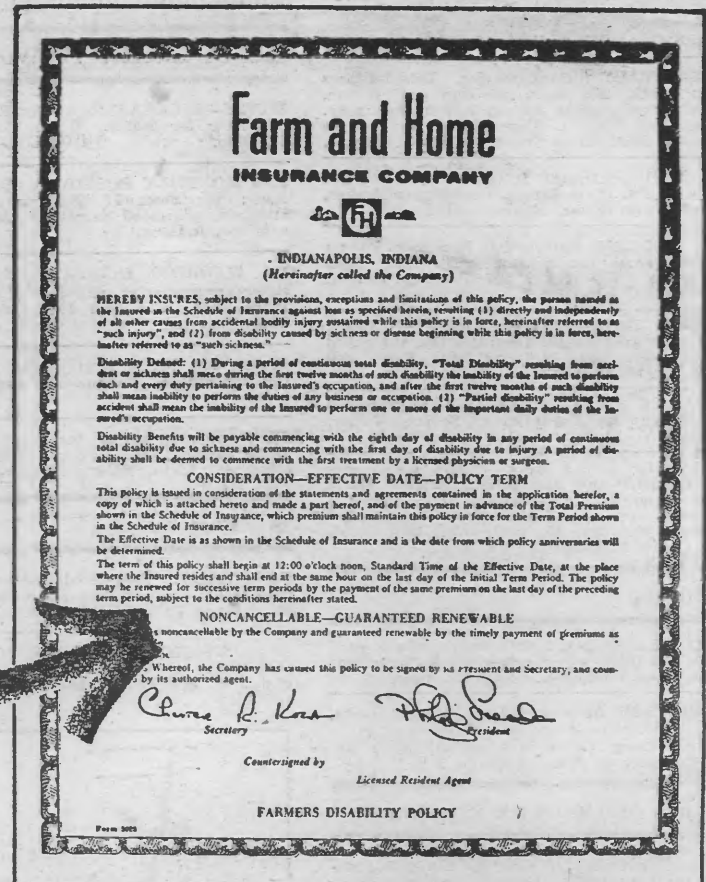
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JULY 15, 1957

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**YES,
We said NON-CANCELLABLE!**

Very often, with some health, accident, and hospitalization plans, the policy is cancelled after a single claim—or a waiver is added excluding that coverage. THAT CANNOT HAPPEN WITH THE FARMERS' PLAN, because, as you can see, these policies are NON-CANCELLABLE and GUARANTEED RENEWABLE!



AND THAT'S NOT ALL:

- If a claim for the same disability recurs after six months, full benefits are paid.
- No waiting periods, except policy must be 6 months old for pre-existing benefits.
- Covers you wherever you may be, any place in the world.
- No house confinement ever required for illness or accident.
- No physical examination when applying for policy.
- No decrease in benefits as you grow older.
- No termination because of increasing age.
- Rates can never be increased after policy is in effect. One rate for the family. No extra charge for additional children.
- No policy or joining fees.
- Special provisions for pre-existing conditions.
- Plus the outstanding coverages listed below:

ACCIDENT

- Pays \$10,000 for accidental death anywhere.
- Pays \$10,000 for loss of any two or combination of two members in ordinary accidents.
- Pays \$5,000 for loss of one foot or one hand.
- Pays \$3,333 for loss of sight of 1 eye.
- Pays \$50-\$200 per month for loss of time due to accident, even for life.
- Pays \$100-\$400 per month while confined in licensed hospital up to 3 months in any one case.
- Pays half benefits even for partial disability caused by accident.

—All premiums waived if total disability continues after 90 days, for length of claim.

SICKNESS

- Pays \$50-\$200 per month for loss of work time due to illness (1 or 2 years, your choice).
- Pays \$100-\$400 per month while confined in licensed hospital, up to 3 months, any one case.
- Pays 1 month first 2 years, 2 months next 3 years, full benefits after 5 years, for time-loss due to pre-existing condition, if such condition is noted on application, and applicant is not under Doctor's care at the time of application, and policy is in effect 6 months.

HOSPITALIZATION

- \$8 or \$12 per day on room—YOUR CHOICE!
- Up to \$80 allowable for unallocated hospital expense.
- Up to \$80 allowable for out patient emergency treatment for accidents.
- 5 times daily room rate allowable for pre-existing condition, if such condition is noted on application, and applicant is not under doctor's care at the time, and policy is in effect 6 months.

SURGICAL BILLS

- Liberal payment for scheduled operations, dislocations, and fractures. Pays according to schedule up to \$200, in or out of hospital.
- Includes liberal benefits for X-ray treatments for cancer and tumors and deep X-ray and radium therapy when necessary, even in the doctor's office or laboratory.

Attention, Policyholders

In the very near future, there will be a special announcement of interest to all present Farmers' Plan Policyholders. WATCH FOR IT!

MATERNITY BENEFITS

HOSPITALIZATION: Pays 10 times daily room-rate. Full amount paid.

DOCTOR BILLS: Pays \$50 minimum for single birth, \$100 for multiple birth or Caesarean. Also pays \$40 for miscarriage, and \$125 for tubular pregnancy.

—No waiting periods as long as start of pregnancy follows issue date of policy. Pays for miscarriages and pre-mature babies.

Five calls each year for pre-existing conditions, if such condition is noted on application, and applicant is not under doctor's care at the time, and policy is in effect 6 months.

POLIO BENEFITS

—Pays \$500 for medical and hospital expense, and \$500 for orthopedic appliances . . . a total of \$1,000 for polio paid in addition to all other benefits!

● Sold on a Positive Money-Back Guarantee if policy is not exactly as represented within 30 days of policy issuance by THE FARM & HOME INSURANCE COMPANY, Indianapolis, Indiana.

DOCTOR BILLS PAID

—Pays for doctor's visits at home, office, or in hospital up to a maximum of \$150 per claim, on a per visit basis.

NOTE: These policies do not cover any loss caused by war or while member of the Armed Services insanity, dental work, mental disorders, self-inflicted injury, observation or diagnostic work not for treatment of specific disability or rest cures

The above benefits are resumes of our policies numbered 5125, 5121-F, and 3903.

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Just for letting us tell you more about
THE FARMERS' PLAN

This handy thermometer is designed for use on the outside of your house. It is to be mounted on the window frame, and it may be turned so that you can read the temperature from the inside. If you are a farmer, and over 18 years of age, simply clip and fill in the coupon, and mail it to us, and you will receive your thermometer . . . FREE OF CHARGE.

MAIL THIS COUPON

I am a farmer over 18 years of age, and I wish to receive information about The Farmers' Plan, along with my free gift. I understand there is no obligation. I am interested in: Income Protection Hospitalization for an Individual Hospitalization for family. My age is

NAME..... ADDRESS.....
CITY..... STATE.....

DETACH AND MAIL TO: Department IREN-18; THE FARMERS' PLAN; Farm & Home Insurance Co.; 2050 North Meridian Street; Indianapolis, Indiana.